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FIG. 2A

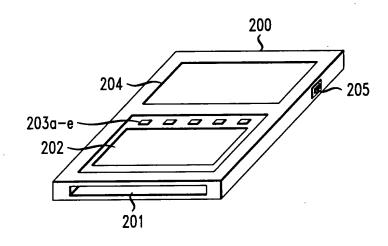
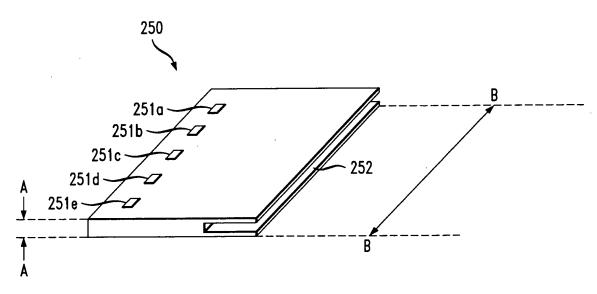
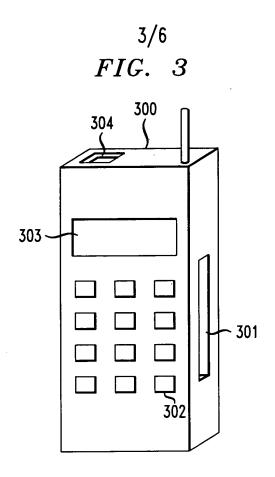
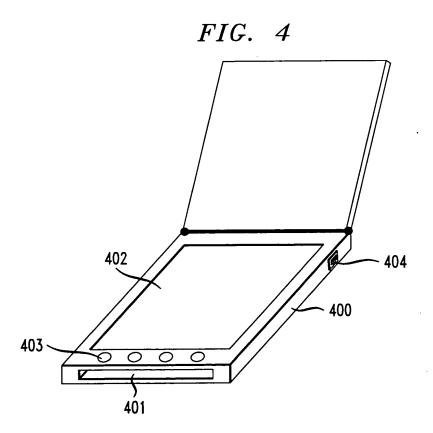


FIG. 2B







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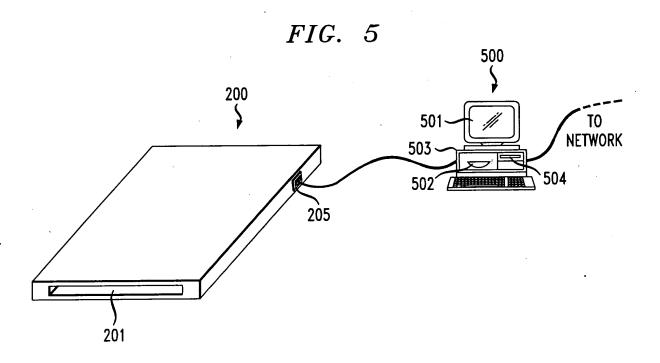
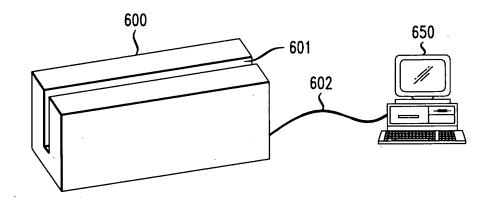
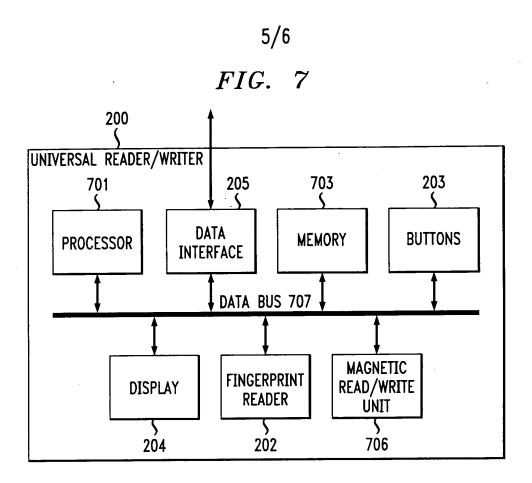
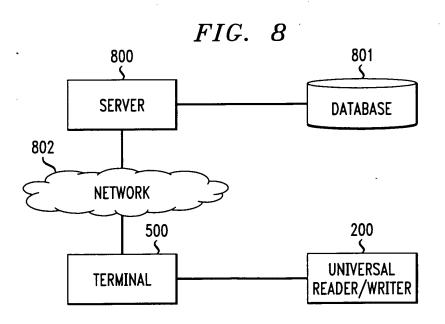


FIG. 6







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FIG. 9

204 200 1) AT&T MASTERCARD, ACCOUNT NO. 1234 5678 9876 5432, ISSUED TO JOHN SMITH 2) JOE'S BANK DEBIT CARD, CHECKING ACCOUNT NO. 9876-54-321 3) AT&T TELEPHONE CALLING CARD 4) MY BIG SHINY CREDIT CARD THAT I CAN'T LIVE WITHOUT \$ \$ 5) VIDEO RENTAL CARD JOE'S BANK **CURRENTLY SELECTED:** JOHN SMITH UNIVERSAL ACCOUNT NO. 1234 5678 9876 5432 **SELECT** 203e 203a 203c 203d 203b